



Checklist for New Medicare Beneficiaries



1-800-351-4664

www.therightcalliowa.gov

☐ **Enrolled in Medicare Part A and Part B**

- ✓ “I am already receiving Social Security benefits” – you will be automatically enrolled in Medicare Part A and Part B and receive your Medicare card 3 months before your 65th birthday.
- ✓ “I am turning 65 and I am not receiving Social Security benefits.” You need to contact Social Security to enroll in Medicare. You have 3 months before your birthday, your birthday month and three months after to enroll.
- ✓ “I or my spouse will continue to work and have employer health coverage through the working spouse’s employer.” You will want to check with Social Security about delaying Medicare Part B. If you find you can delay Part B once you or your spouse stops working you need to contact Social Security to start your Medicare Part B.
- ✓ “I am under 65 and have been on Social Security disability for 24 months.” You will automatically be enrolled in Medicare Part A and Part B. Individuals with End-Stage Renal Disease or ALS are automatically eligible for Medicare.

☐ **Decide How I Want to Get My Medicare Coverage**

- ✓ Traditional Medicare *
- ✓ Medicare Advantage plan**

***Traditional Medicare**

- ☐ I will choose a Medicare Supplement to help cover costs not paid by Medicare.
- ☐ My employer or retiree coverage will supplement my Medicare benefits.
- ☐ I have VA benefits (you may or may not need a supplement).

Note: If you enroll in a Medicare Advantage plan you do not need a supplement. (It will not pay benefits.)

****Medicare Advantage Plan**

- ☐ I choose a Medicare Advantage Plan **with** Part D drug coverage included.
 - ✓ The plan is available in my county.
 - ✓ I have contacted my doctors and hospital to find out if they will accept the plan.

- ✓Run a comparison to determine which plan will provide the best coverage for my prescriptions.

☐ “I choose a Medicare Advantage Plan **without** drug coverage.”

- ✓The plan is available in my county.
- ✓I have contacted my doctors and hospital to find out if they will accept the plan.
- ✓I understand the co-pays and out of pocket maximum
- ✓I have other coverage for my drugs.

☐ **Enroll in Medicare Part D**

Enrolling in Medicare Part A or B triggers eligibility for Medicare Part D.

- ☐ I want to enroll in a Medicare Part D drug plan
- ☐ I have creditable employer drug coverage (creditable means “as good as Medicare’s drug coverage”) and I do not need to enroll in Part D. (You could lose some or all of your employer benefits if you enroll in Part D. Check with your benefits office before you enroll.)
- ☐ I have a Medicare Advantage Plan with drug coverage.
- ☐ I have VA benefits and I may or may not want to enroll in a Part D plan
- ☐ Compare plans on www.Medicare.gov

If you have limited income and resources you may be eligible for these programs. (Income’s listed are based on 2013 federal poverty levels.)

☐ **Apply for the extra help for Medicare Part D drug costs**

- ✓ You must have a monthly income below \$1,436.25 if you are single, or \$1,938.75 if you are married, and resources below \$13,300 for singles and \$26,580 for married. Your income can be higher for families of more than two.

☐ **Apply for a Medicare Savings Program to help with your Medicare premium and deductible co-pay (Income and Resources listed are effective April 1, 2013.)**

- ✓ You must have a monthly income below \$1,293 if you are single, or \$1,745 if you are married, and resources are below \$7,080 for singles and \$10,620 for a couple.

☐ **Register on MyMedicare.gov**

- ✓ Access your personal claims information and preventive services you can get. Once you complete the “Checklist”, call SHIP to review with a counselor.